

In re:

JUAN CARLOS MASSA VELAZQUEZ

Case No. 20-03763-MCF

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

I. Appearances			Date & Time: 10/28/2020 1:30:00AM
Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input checked="" type="checkbox"/> R <input type="checkbox"/> NR <input type="checkbox"/> LV: 0.00
Joint Debtor	<input type="checkbox"/> Present	<input type="checkbox"/> Absent	<input checked="" type="checkbox"/> This is debtor(s) 1 Bankruptcy filing.
Attorney for Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	Creditors:
[] Prose			
[X] Appearing: Roberto Figueroa Carrasquillo, Esq.			<u>Banco Popular de P.R. by Mr. Miguel Rivera</u>
II. Oath Administered			
[X] Yes <input type="checkbox"/> No			

III. Plan

Date: 09/24/2020 Base: \$13,500.00 Payments 1 made out of 1 due.

Confirmation Hearing Date: 11/20/2020 1:30:00PM

Evidence of Pmt shown:

Attorney's fees as per R. 2016(b)

\$4,000.00 - \$128.00 = \$3,872.00

IV. Status of Meeting

 Closed Not Held Held/Continued Held/Not Closed Continued

Continued Date:

Comments:

 M.T.D. to be filed by Trustee: Debtor(s) failed to: Appear: Commence payments Keep payments current does (do) not qualify as a debtor (§109): MTD Already filed, see Docket: Other:

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(Cont.)

Trustee's Report on Confirmation

 FAVORABLE UNFAVORABLE

<input type="checkbox"/> Feasibility	<input type="checkbox"/> No provision for secured creditor(s)
<input type="checkbox"/> Insufficiently funded	<input type="checkbox"/> Tax returns missing
<input type="checkbox"/> Unfair discrimination	<input type="checkbox"/> State - years
<input type="checkbox"/> Fails disposable income	<input type="checkbox"/> Federal - years
<input type="checkbox"/> Fails liquidation value test	
<input type="checkbox"/> Insuarence quote	

Pending/Items/ Documents:

<input type="checkbox"/> DSO Recipient's Information	<input type="checkbox"/> Monthly reports for the months
<input type="checkbox"/> Evidence of being current with DSO	<input type="checkbox"/> Public Liability Insurance
<input type="checkbox"/> Evidence of income	<input type="checkbox"/> Premises <input type="checkbox"/> Vehicle(s): <input type="checkbox"/> Licenses issued by:

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Trustee's objection to confirmation

Objection to Confirmation

Oral objection by creditor

ACP:3

Household size: 1

ID (Lic), SS, W/S, TX, OK , Nmar, manager

Plan: \$375x36= \$13,500

G.U. 2%

NOTE: Debtor testified that he works for his father's corporation and owns no shares, nor has interest in his father's corporation.

NOTE: Debtor testified he lives with his mother and pays no rent.

NOTE: Debtor testified that he owns no car and uses a car of his father, which he has some expenses for maintenance.

NOTE: Debtor testified he received and spent the 2019 state tax refund pre-petition.

NOTE: Debtor testified he has never owned a real property.

NOTE: Debtor stated he did not receive any work income during April, May and June, 2020.

Matters:

FEASIBILITY, Section 1325(a)(6):

a. Debtor has financial assistance from a father/mother.. Being part of the income disclosed in Schedule I, which is filed with the Court under penalty of perjury, debtor needs to file evidence or any statement by the provider, must be in the English language, under penalty of perjury, and filed with the Court, to be part of the record case.

b. Debtor needs to disclosed 2018 income in SOFA line 4.

c. Plan needs to include special treatment for BPPR's auto loan, which for debtor is unsecured. The auto is owned by a friend, Madeline Diaz Carrasquillo and debtor served as co-debtor. Being this the case, plan should disclose that trustee will not make disbursements to BPPR's debt regarding an auto loan where debtor served as co-debtor,

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unless the claim is filed or amended disclosing a deficiency debt.

The following party(ies) object(s) confirmation:

s/Miriam Salwen

Trustee/Presiding Officer

Date: 10/28/2020

(Rev. 05/13)